

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARLENE E. LESTER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.: 14-70784 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/06/2014 and confirmed on 1/6/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		41,952.15
Less Refunds to Debtor	2,408.18	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>39,543.97</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	1,734.18	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,382.18</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	EMBRACE HOME LOANS INC Acct: 6664	0.00	29,308.14	0.00	29,308.14
	EMBRACE HOME LOANS INC Acct: 6664	3,758.50	3,758.50	0.00	3,758.50
					<b>33,066.64</b>

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	ARLENE E. LESTER Acct:	0.00	0.00	0.00	0.00
	ARLENE E. LESTER Acct:	2,408.18	2,408.18	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,648.00	3,648.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ADVANCED CALL CENTER TECHNOLOGI Acct: 8834	0.00	0.00	0.00	0.00
	ALLEGHENY ANESTHETISTS Acct: 5021	0.00	0.00	0.00	0.00
	BBY/CBNA Acct: 6749	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 6749	459.46	459.46	0.00	459.46
	CAPITAL ONE(*) Acct: 6749	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 8775	240.91	240.91	0.00	240.91
	HOLIDAY FINANCIAL SERVICES Acct: 9403	0.00	0.00	0.00	0.00
	MCKELVEY OIL CO., INC.	0.00	0.00	0.00	0.00

14-70784 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0510				
	NORTHWEST CONSUMER DISCOUNT CC	0.00	0.00	0.00	0.00
	Acct: 0002				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: 0316				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: 0313				
	PRA RECEIVABLES MANAGEMENT LLC -	200.46	200.46	0.00	200.46
	Acct: 8334				
	AMERICAN INFOSOURCE LP AGENT FOF	194.32	194.32	0.00	194.32
	Acct: 0001				
	GEMB/WALMART DC++	0.00	0.00	0.00	0.00
	Acct: 2237				
	WESTERN PA ORTHOPEDICS &	0.00	0.00	0.00	0.00
	Acct: 7897				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,095.15
TOTAL PAID TO CREDITORS					34,161.79

TOTAL  
CLAIMED 0.00  
PRIORITY 3,758.50  
SECURED 1.095.15

Date: 12/23/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARLENE E. LESTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-70784 JAD

Chapter 13

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Arlene E. Lester  
 Debtor

Case No. 14-70784-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db  
 13951303 +Arlene E. Lester, 278 Plummer Road, Sidman, PA 15955-3504  
 13951304 +Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091  
 13951305 +Allegheny Anesthetists, LLC, P.O. Box 108, Hollidaysburg, PA 16648-0108  
 13951309 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14015329 +Embrace Home Loans, P.O. Box 8068, Virginia Beach, VA 23450-8068  
 14697539 +Embrace Home Loans, Inc., 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 13951311 +Embrace Home Loans, Inc., P.O. Box 19409, Charlotte, NC 28219-94  
 13951312 +Holiday Financial Serv, 1451 Scalp Ave Ste 1, Johnstown, PA 15904-3334  
 13951313 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 14697813 +McKelvey Oil Company, Inc., 447 Eisenhower Blvd., Johnstown, PA 15904-4400  
 13951319 +Roundpoint Mortgage Servicing Corp., as Servicer for Embrace Home Loans,  
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930  
 +Western PA Orthopedic & Sports Medicine, 2 Celeste Drive, Johnstown, PA 15905-2832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13975982 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 24 2019 07:56:18  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13951307 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 24 2019 07:50:05 Capl/Bstby,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13951308 +E-mail/Text: bankruptcy@cavps.com Dec 24 2019 08:27:44 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 13951514 +E-mail/Text: bankruptcy@cavps.com Dec 24 2019 08:27:44 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13951310 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:55:44 GECRB/JCP, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 14005997 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 24 2019 07:50:07  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13951316 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:55:46 Synch/Jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 13951317 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 24 2019 08:25:54  
 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
 13951318 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:49:56 Walmart/GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 13951306 Embrace Home Loans, Inc.  
 13951314 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195  
 13951315 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902  
 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 1, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-7

User: msch  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Dec 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Embrace Home Loans, Inc. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Kenneth P. Seitz on behalf of Debtor Arlene E. Lester [thedebraters@aol.com](mailto:thedebraters@aol.com)  
Office of the United States Trustee [ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5